(xii) Special Plan Assistance	69.00	150.00

Hired properties of Central Bank of India

2357. SHRI SWARAJ KAUSHAL : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the Central Bank of India has hired small properties on meagre rents in Rajkot (Gujarat);

(b) whether it is also a fact that some of those properties have since collapsed and are not used by the Bank;

(c) whether it is a fact that the Central Bank is harassing widows and destitutes to pay compensation for releasing the properties; and

(d) whether it is in accordance with Government policies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) : (a) to (c) No, Sir.

(d) Does not arise.

Target of advances to minority

2358. SHRI AHMED PATEL : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that almost all the Public Sector Banks have not achieved the target of ten per cent of their advances to the minorities in the country and particularly in Gujarat during the last three years;

(b) if so, the details thereof, year-wise and bank-wise;

(c) what remedial measures Government have initiated in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) : (a) No, Sir. Separate target is allocated to Public Sector Banks (PSBs) for advances to minority communities. However, the RBI regularly monitors the credit flow to them.

(b) The year-wise details of advances granted by PSBs to minority communities in all the 41 identified districts in the country and in Gujarat

separately for the last three years are as under :

Year (March ended)	All India Position No. of A/Cs (in lakhs)	Amount Outstanding (Rs. crores)	Gujarat No. of A/Cs (in lakhs)	Amount Outstanding (Rs. crores)
1998	13.28	1788.93	1.79	26.78
1999	13.20	1943.00	1.67	41.26
2000	12.86	2023.66	1.90	52.26

The bank-wise details of advances to specified minority communities in Gujarat by PSBs as at the end of half year March, 1998, 1999 and 2000 is given in the Statement (*See* below).

(c) With a view to ensuring adequate flow of bank credit to minority communities the following steps have been taken:

- All the PSBs are required to send half yearly returns on advances to minorities regularly to RBI.
- 41 districts having concentration of minority population have been identified.
- The progress is reviewed regularly at the meetings of the District Consultative Committee and the State Level Bankers' Committee.
- The Lead Bank in each of these 41 districts should have an officer who shall exclusively look after the problems regarding the credit flow to minority communities, to publicise among the minority communities various programmes of bank credit and also to prepare suitable schemes for benefit of minorities in consultation with Branch Manager.
- The Lead Banks in 41 identified districts have been advised to organize Entrepreneur Development Programmes so that the members of these communities to derive benefit of various programmes being financed by banks.

With a view to bring about an attitudinal change in the bank's staff towards minority communities and to have proper perspective and appreciation of the 15 point programme particularly the credit facilities to minorities, banks have been advised to include suitable lecture sessions as part of relevant training programmes like instruction course, programmes on rural lending, financing of priority sectors etc. to sensitise the Branch Manager in this regard.

Statement

(i) Priority sector advances to the members of specified minority communities in the State of Gujarat by Public Sector Banks as at the end of half year March, 1998.

(No. of Accounts-Actual)
(Amount in Rs. '000)

Name of the Bank	Minority Communities		Other Communities	
	No. of Accounts	Amount O/s	No. of Accounts	Amount O/s
State Bank of India	30656	182858	200609	8122517
State Bank of Bikaner & Jaipur	14	561	222	55839
State Bank of Hyderabad	32	5695	220	15875
State Bank of Mysore	10	347	21	8424
State Bank of Patiala	28	33241	152	64459
State Bank of Saurashtra	11348	360251	44122	7777410
State Bank of Travancore	173	2500	242	27700
State Bank of Indore	31	1261	420	129002
Bank of Baroda	19825	575241	286525	14024712
Allahabad Bank	79	1995	2259	77193
Bank of India	5125	127100	77533	5163700
Bank of Maharashtra	701	7600	4093	145000
Canara Bank	380	43350	3655	726228
Dena Bank	7568	186774	167924	6049426
Indian Bank	1154	18727	7605	284637
Indian Overseas Bank	707	13000	13800	608592
Central Bank of India	4281	47578	4511	1588722
Union Bank of India	2965	103333	45289	2365245
Punjab National Bank	1091	42189	10469	1004411
United Bank of India	0	0	6721	51300
UCO Bank	980	9895	10349	176047
Syndicate Bank	821	14768	5935	335564
Corporation Bank	399	11919	3368	669584
Oriental Bank of Commerce	267	21481	2467	1461735
Punjab & Sind Bank	85	5542	256	20180
Vijaya Bank	272	10991	3611	300398
TOTAL:	88992	1828197	943479	51253900

O/s—Outstanding

Statement

(ii) Priority sector advances to the members of specified minority communities in the State of Gujarat by Public Sector Banks as at the end of half year March, 1999.

(No. of Accounts-Actual)
(Amount in Rs. '000)

Name of the Bank	Minority Communities		Other Communities	
	No. of Accounts	Amount O/s	No. of Accounts	Amount O/s
State Bank of India	30955	184130	212764	8405038
State Bank of Bikaner & Jaipur	28	927	218	49094
State Bank of Hyderabad	36	741	412	25110
State Bank of Mysore	14	354	24	8541
State Bank of Patiala	31	12650	164	6450
State Bank of Saurashtra	10964	336576	226270	10151250
State Bank of Travancore	187	3500	242	29600
State Bank of Indore	33	1695	529	176559
Bank of Baroda	17707	518726	273653	14592700
Allahabad Bank	86	2172	2336	133995
Bank of India	3697	224000	78451	5138200
Bank of Maharashtra	366	6800	4026	179800
Canara Bank	339	50501	4190	82338
Dena Bank	6586	89860	88905	7264540
Indian Bank	1208	18396	7720	325279
Indian Overseas Bank	797	18072	12912	736752
Central Bank of India	3074	47862	62568	1774938
Union Bank of India	2795	120269	44879	2756260
Punjab National Bank	1229	47423	10166	1221099
United Bank of India	223	5100	621	40500
UCO Bank	753	10000	8569	216900
Syndicate Bank	893	20867	6132	482748
Corporation Bank	469	18139	3669	925104
Oriental Bank of Commerce	277	9993	2770	1602899
Punjab & Sind Bank	100	8951	309	29935
Vijaya Bank	295	17677	3794	378101
TOTAL :	83142	1775381	1056293	57524642

O/s—Outstanding

Statement

(iii) Priority sector advances to the members of specified minority communities in the State of Gujarat by Public Sector Banks as at the end of half year March, 2000.

(No. of Accounts-Actual)
(Amount in Rs. '000)

Name of the Bank	Minority Communities		Other Communities	
	No. of Accounts	Amount O/s	No. of Accounts	Amount O/s
State Bank of India	31217	185108	218359	8523618
State Bank of Bikaner & Jaipur	41	339	245	82026
State Bank of Hyderabad	59	1842	215	36224
State Bank of Mysore	19	361	27	8548
State Bank of Patiala	33	12545	174	7855
State Bank of Saurashtra	10829	392689	245179	11438257
State Bank of Travancore	224	5500	261	31800
State Bank of Indore	46	3080	536	222920
Bank of Baroda	29544	873179	261225	15604784
Allahabad Bank	89	1580	2365	181441
Bank of India	3714	223200	70941	5497750
Bank of Maharashtra	356	8113	3749	228793
Canara Bank	383	38661	3687	720164
Dena Bank	6068	919739	98843	6867761
Indian Bank	1248	19045	6747	309691
Indian Overseas Bank	396	9879	3779	442401
Central Bank of India	3058	67533	35953	2395667
Union Bank of India	2720	149151	45774	3053074
Punjab National Bank	1272	57500	9419	1557910
United Bank of India	223	5100	761	42300
UCO Bank	457	8900	6797	263800
Syndicate Bank	955	27536	6548	650952
Andhra Bank	270	2300	625	97200
Corporation Bank	482	29867	3929	1236386
Oriental Bank of Commerce	119	6697	3186	1554803
Punjab & Sind Bank	110	9652	346	32922
Vijaya Bank	314	29345	4119	506868
TOTAL:	94219	3088441	1033807	61595915

O/s—Outstanding